Personal Financial Statement
To: ACACIA Federal Savings Bank

ACACIA
FEDERAL SAVINGS BANK
AN AMERITAS ACACIA COMPANY

As Of ____________________
Date

Applicant (Name)	U.S Citizen Yes ☐ No ☐	Co-applicant (Name)	U.S Citizen Yes ☐ No ☐
Home Address		Home Address	
Home Phone No / Social Security No. / Date of Birth		Home Phone No / Social Security No. / Date of Birth	
Employer		Employer	
Address of Employer		Address of Employer	
Business Phone No. / No. Of Years With Employer / Occupation/Title		Business Phone No. / No. Of Years With Employer / Occupation/Title	
Name of previous employer & position (if with current Employer less than 3 yr.)	No Of Yrs.	Name of previous employer & position (if with current Employer less than 3 yrs.)	No Of Yrs.
No. of Dependents / Ages of Dependents		No. of Dependents / Ages of Dependents	

If you need additional space in any category, please attach separate schedule(s).
Indicate "A" (Applicant), "C" Co-applicant, or "J" (Jointly held) beside all Income, Expenditures, Assets and Liabilities to indicate to whom the item applies.

Cash Income & Expenditures Statement for Year Ended ______________________

Gross Annual Income	A,C or J	($) Amount	Annual Expenditures	A,C or J	($) Amount
Salary (Applicant)	A		Income Taxes		
Salary (Co-applicant)	C		Other Federal or State Taxes (incl. FICA)		
Bonuses & Commission (Applicant)	A		Rental Payments, Co-op or Condo Maintenance Fees		
Bonuses & Commission (Co-Applicant)	C		Mortgage Payments (P&I)		
Rental Income			Property Taxes		
Interest Income			Required/Minimum Payments on Other Loans/Lines/Credit Cards		
Dividend Income			Insurance Premiums		
Capital Gains/Extraordinary Income			Investments (including tax shelters)		
Partnership P/C Income			Alimony/Child Support/Dependent Care		
Other Investment Income			Annual Partnership/PC Contributions/Expenses		
Other Income*			Household/Medical/Educational Expenses		
			Other Expenses		
Total Income →			**Total Expenditures** →		

*Income from alimony, child support, or separate maintenance income need not be revealed if the Applicant or Co-applicant does not wish to have it considered as a basis for repaying credit.

Balance Sheet as of ____________________

Assets	A,C or J	($) Amount	Liabilities	A,C or J	($) Amount
Cash in this Bank (including money market accts, CD's)			Mortgage Debt (Schedule C)		
Cash in Other Financial Institutions (List) (including money market accts, CD's)			Secured Lines/Loans – excluding Real Estate		
			Equity Lines/Loans – secured by Real Estate		
			Margin Loans (Schedule E)		
			Unsecured Line/Loans (Schedule E)		
			Credit Cards (Schedule E)		
			Life Insurance Loans (Schedule B)		
			Accounts Payable		
Readily Marketable Securities (Schedule A)			Notes Payable: Partnership/PC (Schedule D)		
Non-Readily Marketable Securities (Schedule A)			Taxes Payable		
Accounts and Notes Receivable			Other Liabilities		
Cash Surrender Value of Life Insurance					
Market Value of Personal Residence(s) (Schedule C)					
Market Value of Investment Real Estate (Schedule C)					
Current Value of Partnership/PC Interests (Schedule D)					
IRA, Keogh, Profit-Sharing & Other Vested Retirement Accts.					
Personal Property (including automobiles)					
Other Assets			**Total Liabilities**		
Total Assets		$	**Net Worth**		$

Schedule A - Securities

No. of Shares (Stock) or Face Value (Bonds)	Description	Owner(s)	Cost	Current Market Value	Check if Pledged or Assigned
Readily Marketable Securities (including U.S. Governments and Municipals, Non-Money Market Mutual Funds)					
					☐
					☐
					☐
					☐
Non-Readily Marketable Securities (closely held business, thinly traded, or restricted stock)					
					☐
					☐
					☐

Schedule B – Life Insurance

Policy Owner	Face Amount of Policy	Type of Policy	Insurance Company	Cash Surrender Value	Loans Against Policy

Schedule C – Mortgage Debt: Personal Residence(s) & Real Estate Investments (Do not include equity lines/loans)

Personal Residence(s) Property Address	Legal Owner	Purchase Year	Purchase Cost	Market* Value	Present Loan Balance	Monthly Payment (Prin & Int)	Lender
Real Estate Investment Property Address	**Legal Owner**	**Purchase Year**	**Purchase Cost**	**Market* Value**	**Present Loan Balance**	**Monthly Payment (Prin & Int)**	**Lender**

*If appraised within last 12 months, please use appraised value.

Schedule D – Partnership/PC Investments**

Type of Investment	Percent Owned	General Or Limited Partner	Cost	Current Value	Balance Due On Partnerships: Current Debt	Next Contribution Date
Business/Professional (Indicate Name)						
Investments (Including Tax Shelters)						

**For investments which represent a material portion of your total assets, please include the relevant financial statements or tax returns and, in the case of partnership investments or S-Corporations, Schedule K-1s.

Schedule E – Credit Obligations: Amounts Payable To Banks, Nonbanks and/or Individuals (Include equity lines/loans.)

Lender	Indicate Line or Loan	Credit Limit For Lines	Collateral	Maturity Date	Unpaid Balance	Monthly Payment (Prin & Int)

Contingent Liabilities/Other Information

	Applicant Yes	Applicant No	Co-applicant Yes	Co-applicant No	Amount
Are you a guarantor, co-maker, or endorser for any debt of an individual, corporation, or Partnership which was not disclosed above?	☐	☐	☐	☐	$___________
Do you have any outstanding letters of credit or surety bonds?	☐	☐	☐	☐	$___________
Are there any suits or legal actions pending against you?	☐	☐	☐	☐	$___________
Are you contingently liable on any lease or contract?	☐	☐	☐	☐	$___________
Are any of your tax obligations past due?	☐	☐	☐	☐	$___________
Are any tax returns currently being audited or contested?	☐	☐	☐	☐	
Have you or any firm in which you were a major owner ever declared bankruptcy?	☐	☐	☐	☐	
Are significant changes in income statement or balance sheet expected in the next 12 months?	☐	☐	☐	☐	
Do you have a will? Years since last review __________	☐	☐	☐	☐	
(If yes for any of the above, give details or attach information)					

By signing below I acknowledge that the information contained in this Personal Financial Statement is provided to the Bank for the purpose of obtaining or maintaining credit and/or guaranteeing the obligations of a third party. I understand that the bank is relying on the information provided (including the designation made as to ownership of property) in deciding to grant or continue credit. I represent and warrant that all information is true and complete as of this date and that the Bank may consider this Statement as continuing to be true and correct until a written notice of the change is given by me.
The Bank is authorized to make all inquiries it deems necessary to verify the accuracy of the statements made herein and to obtain information regarding my creditworthiness from an outside source that regularly provides such information. I agree that information obtained along with this Statement shall remain the property of the Bank, whether or not credit is granted.

____/_________ ____/_________

Signature of Applicant Date Signature of Co-applicant Date